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| Applicants: | Stanley Mo, et al. | § | Group Art Unit: | 3627 |
| Serial No.: | 09/540,968 | § | | |
| Filed: | March 31, 2000 | § | Examiner: | Andrew J. Rudy |
| For: | Managing On-Line Transactions | § | Atty. Dkt. No.: | ITL.0365US (P8584) |
| Customer No.: | 21906 | § | Confirmation No.: | 2086 |

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Dear Sir:

In response to the Office Action mailed September 9, 2003, please consider the comments in accordance with the following REMARKS section.

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| Date of Deposit: November 10, 2003 |
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MESSAGE:

Attorney Docket No.: ITL.0365US (P8584)

RLS/dlc

Applicants: STANLEY MO, DAVID B. KINDER & LINDA B. WELSH
Serial No.: 09/540,968
Filing Date: March 31, 2000
Title: MANAGING ON-LINE TRANSACTIONS

1. Reply to Paper No. 20; and
2. Fax Cover Sheet.

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